

United States Bankruptcy Court
District of Utah

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Debtors

Case No. **06-22419**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	242,800.00		
B - Personal Property	Yes	4	111,325.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		936,574.91	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		536,915.16	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,587.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,171.00
Total Number of Sheets of ALL Schedules		29			
Total Assets			354,125.00		
Total Liabilities				1,473,490.07	

**United States Bankruptcy Court
District of Utah**

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Debtors

Case No. **06-22419**

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)
[Individual Debtors Only]**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	48,160.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	26,098.00
TOTAL	74,258.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

Form B6A
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
4339 North 650 East, Provo, Utah 84604	fee simple	J	242,800.00	205,000.00

Sub-Total > **242,800.00** (Total of this page)

Total > **242,800.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Ronald Lavar Baird,
Janel Jensen Baird**Case No. **06-22419**

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	cash		J	125.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Utah Community Credit Union checking and savings legal interest in children's bank accounts (no equitable interest) legal interest in joint checking account with Mrs. Baird's father (no equitable interest)	J	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		washer, dryer, 7 beds and related bedding, sewing machine, refrigerator, freezer, microwave, stove.	J	835.00
		sofa, chairs and related furnishings, desk, bookshelf, armoire	J	700.00
		2 kitchen tables, chairs, misc. kitchen items	J	200.00
		2 TVs, 1 VCR-DVD combo, 1 VCR, stereo, computer, printer	J	550.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books, family pictures, household decorations, collectables, CDs, DVDs, videos	J	500.00
6. Wearing apparel.		clothing	J	1,000.00
7. Furs and jewelry.		wedding bands and misc. costume jewelry	J	1,400.00
8. Firearms and sports, photographic, and other hobby equipment.		children's bikes, misc. sports equipment, scrapbooking supplies, sewing supplies, 2 cameras	J	650.00

Sub-Total > **6,060.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Ronald Lavar Baird,
Janel Jensen Baird**Case No. **06-22419**

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term life insurance with no cash value	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)	J	70,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% owner of Ronald Baird Investments, LLC. Asset of the business is real property located at 3200 North Canyon Rd, Suite B and C, Provo, Utah 84604. Value of property is \$527,039.00. Debt of the business is loans owed to Far West Bank, Deseret CDC, Zions Bank and Brinton totaling \$581,681.20. Net ownership value to Debtors is zero.	J	0.00
		100% ownership interest in Ronald Baird Leasing, LLC. Assets of business include 1999 Acura RL in poor condition, Office equipment, medical equipment and office furnishings with total value of \$27,000.00. Debts of the business are loans owed to Far West Bank and Key Leasing totaling \$278,347.95. Net ownership value to Debtors is zero.	J	0.00
		100% owner of Canyonview Family Practice, PC Assets of the business is office consumables (accounts receivable, medicines, cotton swabs, folders, paper supplies, etc.) with value of \$121,500.00. Debt of the business include loans to Far West Bank (UCC against accounts receivable) and Bank One totaling \$159,641.48. Net Value to Dr. Baird is zero	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			

Sub-Total > **70,000.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

Form B6B
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		2005 tax refund	J	15.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 GMC Yukon	J	35,000.00

Sub-Total > **35,015.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Form B6B
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		1981 VW Rabbit - doesn't run	J	50.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		household tools, yard tools, lawn mower, snowblower	J	200.00

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **250.00**
(Total of this page)
Total > **111,325.00**

(Report also on Summary of Schedules)

Form B6C
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
4339 North 650 East, Provo, Utah 84604	Utah Code Ann. § 78-23-3	40,000.00	242,800.00
<u>Household Goods and Furnishings</u>			
washer, dryer, 7 beds and related bedding, sewing machine, refrigerator, freezer, microwave, stove.	Utah Code Ann. § 78-23-5(1)(a)(viii)	835.00	835.00
sofa, chairs and related furnishings, desk, bookshelf, armoire	Utah Code Ann. § 78-23-8(1)(a)	700.00	700.00
2 kitchen tables, chairs, misc. kitchen items	Utah Code Ann. § 78-23-8(1)(b)	200.00	200.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
books, family pictures, household decorations, collectables, CDs, DVDs, videos	Utah Code Ann. § 78-23-5(1)(a)(ix)	100.00	500.00
	Utah Code Ann. § 78-23-8(1)(c)	100.00	
<u>Wearing Apparel</u>			
clothing	Utah Code Ann. § 78-23-5(1)(a)(viii)	1,000.00	1,000.00
<u>Furs and Jewelry</u>			
wedding bands and misc. costume jewelry	Utah Code Ann. § 78-23-8(1)(d)	1,000.00	1,400.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
401(k)	Utah Code Ann. § 78-23-5(1)(a)(xiv)	100%	70,000.00

In re **Ronald Lavar Baird,
Janel Jensen Baird**Case No. **06-22419**

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx4009							
Deseret CDC 228 North Orem Blvd. Orem, UT 84057	J	1999 second mortgage 100% owner of Ronald Baird Investments, LLC. Asset of the business is real property located at 3200 North Canyon Rd, Suite B and C, Provo, Utah 84604. Value of property is \$527,039.00.				55,903.03	55,903.03
		Value \$ 0.00					
Account No.							
Dr. James Brinton 3929 Riverwood Drive Provo, UT 84604	J	12/99 second mortgage 100% owner of Ronald Baird Investments, LLC. Asset of the business is real property located at 3200 North Canyon Rd, Suite B and C, Provo, Utah 84604. Value of property is \$527,039.00.				172,838.12	172,838.12
		Value \$ 0.00					
Account No.							
Far West Bank 201 East Center Provo, UT 84606	J	2003 First Mortgage 4339 North 650 East, Provo, Utah 84604				205,000.00	0.00
		Value \$ 242,800.00					
Account No. xxxxx8733							
Far West Bank 201 East Center Street Provo, UT 84606	J	12/99 UCC 100% ownership interest in Ronald Baird Leasing, LLC. Assets of business include 1999 Acura RL in poor condition, Office equipment, medical equipment and office furnishings with total value of				114,893.71	114,893.71
		Value \$ 0.00					
Subtotal						548,634.86	
(Total of this page)							

1 continuation sheets attached

Form B6D - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxx2371			12/99 mortgage					
Far West Bank			100% owner of Ronald Baird Investments, LLC.					
201 East Center		J	Asset of the business is real property located at 3200 North Canyon Rd, Suite B and C, Provo, Utah 84604. Value of property is \$527,039.00.					
Provo, UT 84606			Value \$ 0.00				278,433.85	278,433.85
Account No. xxxxx1624			2006					
Paul B. Jensen			auto loan					
2459 Springs Drive		J	2005 GMC Yukon					
Saint George, UT 84790			Value \$ 35,000.00				35,000.00	0.00
Account No. xxxxxxx-9001			12/99					
Zions First National Bank			first mortgage					
P.O. Box 26304		J	100% owner of Ronald Baird Investments, LLC.					
Salt Lake City, UT 84126-0304			Asset of the business is real property located at 3200 North Canyon Rd, Suite B and C, Provo, Utah 84604. Value of property is \$527,039.00.					
			Value \$ 0.00				74,506.20	74,506.20
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

387,940.05

Total
(Report on Summary of Schedules)

936,574.91

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Ronald Lavar Baird,
Janel Jensen Baird**Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx2501 AIH Receivables Management Service PO Box 70 Shawnee, KS 66218	J	1991 student loan				3,529.00
Account No. Alternate Notice For: AIH Receivables Management Service		University of Health Sciences				
Account No. xxx8212 American Academy of FP P.O. Box 419662 Kansas City, MO 64141-6662	J	7/05 Money Loaned				1,070.00
Account No. xxxxxxxxxxx2007 American Express * PO Box 360002 Ft Lauderdale, FL 33336-0002	J	various Credit Card				8,409.95
Subtotal (Total of this page)						13,008.95

14 continuation sheets attached

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Alternate Notice For: American Express *						
Account No. xxxxxxxxxxx1008		J				7,857.43
American Express * PO Box 360002 Ft Lauderdale, FL 33336-0002						
Account No. xxxxx2501		J				41,858.12
American Express Business Loan 4315 South 2700 South Salt Lake City, UT 84184						
Account No. Baird		J				75.00
American Fork Hospital 170 North 1100 East American Fork, UT 84003						
Account No. xx3292		J				11,253.19
Anda Generics, Inc. P.O. Box 930219 Atlanta, GA 31193-0219						
Sheet no. 1 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						61,043.74
Subtotal (Total of this page)						61,043.74

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxx7001	J	2004 business loan				44,747.77
Bank One/Chase P.O. Box 78039 Phoenix, AZ 85062-8039						
Account No. Baird	J	7/05 Services				6,454.00
Beckmann Coulter P.O. Box 3100 Fullerton, CA 92834-3100						
Account No. Baird	J	6/1/06 Services				160.99
Bio Skin Cropper Medical, Inc. 240 East Hersey Street, Suite #2 Ashland, OR 97520-5202						
Account No. Baird	J	5/1/06 Services				23.11
Cameron & Associates P.O. Box 5 Orem, UT 84059						
Account No. xxxx4245	J	10/05 Goods sold				7,157.76
Cardinal Health Medical Products & Serv. P.O. Box 100316 Pasadena, CA 91189-0316						
Sheet no. <u>2</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						58,543.63
Subtotal (Total of this page)						58,543.63

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. Baird	J	10/05 Services				122.25	
Chris' Plumbing LLC P.O. Box 51181 Provo, UT 84605							
Account No. Baird	J	7/05 Services				865.00	
CNS Home Health Plus 6949 High Tech Drive Midvale, UT 84047							
Account No. Baird	J	3/06 Services				45.00	
Constable Stowers 6076 South 2075 East Salt Lake City, UT 84121							
Account No. none	J	potential medical malpractice action		X	X	Unknown	
Dennis Varney 1053 North 560 East Spanish Fork, UT 84660							
Account No. Baird	J	3/06 Services				103.45	
DJB Gas Services, Inc. P.O. Box 1811 Salt Lake City, UT 84110-1811							
Sheet no. <u>3</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	1,135.70

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx4052 Elizabeth and John Grover 475 North 800 East Provo, UT 84606	J	2004 pending malpractice action		X	X	Unknown
Account No. Alternate Notice For: Elizabeth and John Grover		Siegfried & Jensen 5664 South Green Street Salt Lake City, UT 84123				
Account No. MBx9578 ENS Dept. 1078 Denver, CO 80256-1078	J	4/06 Services				457.08
Account No. baird Field & Stream P.O. Box 62445 Tampa, FL 33662-4458	J	various Goods sold				12.00
Account No. Baird Ingenix P.O. Box 271169 Salt Lake City, UT 84127-0116	J	7/05 Services				513.98
Sheet no. 4 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 983.06

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Baird J & D Forms P.O. Box 1572 Riverton, UT 84065-1572	J	11/05 Goods sold				2,932.57
Account No. Baird John Hancock CK CCD Collection Rocky Mountain Employee Benefits, Inc. P.O. Box 651366 Salt Lake City, UT 84165-1366	J	1/06 401(k) loan				26,098.00
Account No. JP Morgan Chase Bank, NA * Attention: Bankruptcy Department P.O. Box 3155 Milwaukee, WI 53201-3155	J	collection				0.00
Account No. Alternate Notice For: JP Morgan Chase Bank, NA *		Richer & Overholt, PC 901 West Baxter Drive South Jordan, UT 84095				
Account No. KPxxxx6101 Key Equipment Finance 600 Travis, Suite 1300 Houston, TX 77002	J	2004 business loan				50,614.60
Sheet no. 5 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 79,645.17

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. KPxxx6136 Key Equipment Finance 600 Travis, Suite 1300 Houston, TX 77002	J	2004 business loan				81,888.32
Account No. KPxxx2336 Key Equipment Finance 600 Travis, Suite 1300 Houston, TX 77002	J	2004 business loan				30,951.32
Account No. Barid KJL Consulting Services Keith Jenkins P.O. Box 195 Lindon, UT 84042	J	3/05 Services				7,599.57
Account No. xxx54-42 LabCorp P.O. Box 8108 Burlington, NC 27215	J	7/05 Services				487.50
Account No. xxxxx1738 Levi and Autumn Foote c/o Hall, Prangle & Schoonveld, LLC 136 East South Temple, #2450 Salt Lake City, UT 84111	J	2005 medical malpractice action		X	X	Unknown
Sheet no. 6 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 120,926.71

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		credit card				
Lowe's P O Box 981064 El Paso, TX 79998-1064	J					0.00
Account No. x8691		2004 business loan				
LPI Healthcare Financial Services P.O. Box 2597 Columbia, SC 29202	J					59,101.30
Account No.		2004 business loan				
MBNA P.O. Box 15102 Wilmington, DE 19886-5102	J					47,750.14
Account No. xBSx6974		various Services				
MCI WorldCom Residential Services PO Box 52252 Phoenix, AZ 85072	J					78.70
Account No. Baird		6/06 Goods & Services				
Merck & Co. 1810 Solutions Center Chicago, IL 60677-1008	J					5,280.53
Sheet no. 7 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						112,210.67

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Barid	J	6/06 Services				842.50
Meretek Diagnostics, Inc. P.O. Box 60000 San Francisco, CA 94103						
Account No. CNYNVWFAPR	J	4/06 Services				271.83
Mountain West Telecom 17 East Vine Street Salt Lake City, UT 84107						
Account No. Baird	J	4/06 services				2,262.64
MXR 3039 West Parkway Blvd. West Valley City, UT 84119						
Account No. none	J	potential medical malpractice action		X	X	Unknown
Nancy Varney 315 East 300 North Orem, UT 84057						
Account No. xxxxx2501	J	1991-1995 student loan				15,455.00
Nelnet PO Box 1649 Denver, CO 80201-1649						
Sheet no. 8 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						18,831.97
Subtotal (Total of this page)						18,831.97

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Baird	J	7/05 Goods Sold				20.00
Newsweek P.O. Box 59925 Boulder, CO 80322-9925						
Account No. Baird	J	7/05 Services				1,750.00
Options for Coding & Medical Billing, LL P.O. Box 932 Sandy, UT 84091-0932						
Account No. x1460	J	3/06 legal consultation				385.64
Parr, Waddoups, Brown Gee & Loveless P.O. Box 11019 Salt Lake City, UT 84147						
Account No. xxx1514	J	6/06 Services				466.28
PBCC P.O. Box 856460 Louisville, KY 40285-6460						
Account No. Baird	J	7/05 Services				3,436.22
Pitney Bowes P.O. Box 856042 Louisville, KY 40285-6042						
Sheet no. <u>9</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						6,058.14
Subtotal (Total of this page)						6,058.14

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. U-x0609	J		2005 medical malpractice action		X	X	Unknown
Robert and Pea Olah 235 East 4320 North Provo, UT 84604							
Account No.			Dewsnup, King & Olsen 2020 Beneficial Life Tower 36 South State Street Salt Lake City, UT 84111				
Alternate Notice For: Robert and Pea Olah							
Account No. Baird	J		7/05 Services				110.06
Robert Howard Company 125 Cottage Grove Cottage Grove, OR 97424							
Account No. Baird	J		7/05 Goods Sold				1,387.05
Rock Canyon Pharmacy 3153 North Canyon Road Provo, UT 84604							
Account No. Baird	J		6/06 Services				840.00
Rocky Mountain Employee Benefits, Inc. P.O. Box 651366 Salt Lake City, UT 84165-1366							
Sheet no. 10 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,337.11

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. C-2439 Rocky Mountain Pathology Reference Pathology Services 10011 South Centennial Parkway, #300 Sandy, UT 84070	J	7/05 Services				1,748.00
Account No. xxxxx2501 Sallie Mae 1002 Arthur Drive Lynn Haven, FL 32444	J	1991-1995 student loan				29,176.00
Account No. none Scott and Loretta Clark 1190 North 300 West Mapleton, UT 84664	J	potential medical malpractice action		X	X	Unknown
Account No. Baird Service Experts Utah P.O. Box 1875 Provo, UT 84603	J	6/06 Services				133.00
Account No. Baird Statewide Recovery Company P.O. Box 71743 Salt Lake City, UT 84171-0743	J	10/05 Collections				375.00
Sheet no. 11 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						31,432.00
Subtotal (Total of this page)						31,432.00

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxx1234	J	12/05 Services				388.77
Stericycle P.O. Box 79145 Phoenix, AZ 85062-9145						
Account No. Baird	J	6/06 Services				150.00
Telewood Communications 5667 South 2950 West Roy, UT 84067						
Account No. Baird	J	6/06 Services				162.12
The Lion's Tank Joseph Nochebuena 412 West 500 South Provo, UT 84601						
Account No. x3841	J	7/05 Services				2,000.00
TheraCom, Inc. Payment Center P.O. Box 640105 Cincinnati, OH 45264-0105						
Account No.	J	credit card				0.00
Universal Campus Credit Union 188 West Riverpark Drive Provo, UT 84604						
Sheet no. <u>12</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						2,700.89
Subtotal (Total of this page)						2,700.89

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. x4378	J	2/06 Services				14,120.00
Utah Medical Insurance Association 540 East 500 South Salt Lake City, UT 84102-2775						
Account No. Baird	J	4/06 Services				162.00
Utah Process P.O. Box 1056 Provo, UT 84603						
Account No. Baird	J	2/06 Medical				5,504.00
Utah Valley Radiology Associates, Inc. P.O. Box 2217 Orem, UT 84059-2217						
Account No. Barid	J	2/06 Services				1,888.00
Varsity Contractors, Inc. P.O. Box 1692 Pocatello, ID 83204						
Account No. Baird	J	5/06 Services				1,005.82
Vershan Transcription P.O. Box 786 Lehi, UT 84043						
Sheet no. <u>13</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			22,679.82

Form B6F - Cont.
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Baird	J	4/06 Services				1,750.00
Vigoren & Co., CPA, PC 1675 North Freedom Blvd., Suite 9B Provo, UT 84604						
Account No. Baird	J	6/06 Goods sold				3,627.60
Wyeth-Ayerst Pharmaceuticals P.O. Box 951169 Dallas, TX 75395-1169						
Account No.						
Account No.						
Account No.						
Sheet no. 14 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						5,377.60
Subtotal (Total of this page)						
Total (Report on Summary of Schedules)						536,915.16

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Form B6H
(10/05)

In re **Ronald Lavar Baird,
Janel Jensen Baird**

Case No. **06-22419**

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

In re **Ronald Lavar Baird**
Janel Jensen BairdCase No. **06-22419**

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP: son son daughter son son daughter	AGE: 12 yrs 14 yrs 2 yrs 6 yrs 7 yrs 9 yrs
Employment:	DEBTOR	SPOUSE
Occupation	Family Practice Doctor	Homemaker / Accounts Mngr
Name of Employer	Canyonview Family Practice, PC	Canyonview Family Practice, PC
How long employed	8 years	8 years
Address of Employer	3200 North Canyon Road, Suite C Provo, UT 84604	3200 North Canyon Road, Suite C Provo, UT 84604

INCOME: (Estimate of average monthly income)

1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.)

	DEBTOR	SPOUSE
1.	\$ 12,500.00	\$ 1,040.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 12,500.00	\$ 1,040.00
---------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 4,139.00	\$ 14.00
--------------------	-----------------

b. Insurance

\$ 600.00	\$ 857.00
------------------	------------------

c. Union dues

\$ 0.00	\$ 0.00
----------------	----------------

d. Other (Specify): **401(k) loan repayment**

\$ 510.00	\$ 0.00
------------------	----------------

\$ 0.00	\$ 0.00
----------------	----------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 5,249.00	\$ 871.00
--------------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 7,251.00	\$ 169.00
--------------------	------------------

7. Regular income from operation of business or profession or farm. (Attach detailed statement)

\$ 0.00	\$ 0.00
----------------	----------------

8. Income from real property

\$ 0.00	\$ 0.00
----------------	----------------

9. Interest and dividends

\$ 0.00	\$ 0.00
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00	\$ 0.00
----------------	----------------

11. Social security or other government assistance (Specify):

\$ 0.00	\$ 0.00
----------------	----------------

\$ 0.00	\$ 0.00
----------------	----------------

12. Pension or retirement income

\$ 0.00	\$ 0.00
----------------	----------------

13. Other monthly income

(Specify): **cafeteria reimbursements**

\$ 0.00	\$ 167.00
----------------	------------------

\$ 0.00	\$ 0.00
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 167.00
----------------	------------------

15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 7,251.00	\$ 336.00
--------------------	------------------

16. TOTAL COMBINED MONTHLY INCOME: \$ **7,587.00**

(Report also on Summary of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case No. **06-22419**

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	2,200.00
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u>X</u> No <u> </u>		
2. Utilities:		\$	400.00
a. Electricity and heating fuel		\$	250.00
b. Water and sewer		\$	125.00
c. Telephone		\$	205.00
d. Other	See Detailed Expense Attachment	\$	
3. Home maintenance (repairs and upkeep)		\$	50.00
4. Food		\$	800.00
5. Clothing		\$	125.00
6. Laundry and dry cleaning		\$	50.00
7. Medical and dental expenses		\$	150.00
8. Transportation (not including car payments)		\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	100.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	0.00
b. Life		\$	99.00
c. Health		\$	0.00
d. Auto		\$	139.00
e. Other	Business Building	\$	158.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)			
a. Auto		\$	650.00
b. Other		\$	0.00
c. Other		\$	0.00
d. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other	Student Loans	\$	2,470.00
Other		\$	0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	8,171.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Total monthly income from Line 16 of Schedule I		\$	7,587.00
b. Total monthly expenses from Line 18 above		\$	8,171.00
c. Monthly net income (a. minus b.)		\$	-584.00

Form B6J
(10/05)

In re **Ronald Lavar Baird**
Janel Jensen Baird

Case No. **06-22419**

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cell Phones	\$	135.00
Cable/Internet	\$	70.00
Total Other Utility Expenditures	\$	205.00

Official Form 6-Decl.
(10/05)

**United States Bankruptcy Court
District of Utah**

In re	<u>Ronald Lavar Baird</u> <u>Janel Jensen Baird</u>	Case No.	<u>06-22419</u>
	Debtor(s)	Chapter	<u>7</u>

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets *[total shown on summary page plus 2]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date	<u>July 12, 2006</u>	Signature	<u>/s/ Ronald Lavar Baird</u> <u>Ronald Lavar Baird</u> Debtor
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Date	<u>July 12, 2006</u>	Signature	<u>/s/ Janel Jensen Baird</u> <u>Janel Jensen Baird</u> Joint Debtor
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Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Official Form 7
(10/05)

United States Bankruptcy Court
District of Utah

In re **Ronald Lavar Baird**
Janel Jensen Baird

Debtor(s)

Case No. **06-22419**
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$166,584.00	2004 - employment
\$191,030.00	2005 - employment
\$88,010.00	2006 (YTD) - employment

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Far West Bank 145 East Center Provo, UT 84606	last 3 months mortgage payments	\$6,600.00	\$205,000.00
Student Loans	last 3 months regular student loan payments	\$7,500.00	\$47,960.00

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Hummingbird Credit Counseling & Edu. * 3737 Glenwood Avenue, Suite 100 Raleigh, NC 27612-5515	7/2006	\$49.00 credit counseling fee

NAME AND ADDRESS OF PAYEE Law Office of Davis and Jones, P.C. 470 East 3900 South, Suite 105 Salt Lake City, UT 84107	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 7/2006	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$299.00 filing fee \$1,201.00 attorney's fee
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10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Canyon View Family Practice, P.C.			health care practice	1998 - present
Ronald Baird Leasing, LLC			equipment leasing	1998 - present
Ronald Baird Investments, LLC			Property Management	1998 - present

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Ronald Vigoren	

None

- ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

- ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an
■ employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **July 12, 2006**

Signature **/s/ Ronald Lavar Baird**
Ronald Lavar Baird
Debtor

Date **July 12, 2006**

Signature **/s/ Janel Jensen Baird**
Janel Jensen Baird
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Form 8
(10/05)

**United States Bankruptcy Court
District of Utah**

In re	Ronald Lavar Baird Janel Jensen Baird	Debtor(s)	Case No. Chapter	06-22419 7
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CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
100% owner of Ronald Baird Investments, LLC. Asset of the business is real property located at 3200 North Canyon Rd, Suite B and C, Provo, Utah 84604. Value of property is \$527,039.00. Debt of the business is loans owed to Far West Bank,	Deseret CDC				X
100% owner of Ronald Baird Investments, LLC. Asset of the business is real property located at 3200 North Canyon Rd, Suite B and C, Provo, Utah 84604. Value of property is \$527,039.00. Debt of the business is loans owed to Far West Bank,	Dr. James Brinton				X
100% ownership interest in Ronald Baird Leasing, LLC. Assets of business include 1999 Acura RL in poor condition, Office equipment, medical equipment and office furnishings with total value of \$27,000.00. Debts of the business are loans o	Far West Bank				X
4339 North 650 East, Provo, Utah 84604	Far West Bank				X
100% owner of Ronald Baird Investments, LLC. Asset of the business is real property located at 3200 North Canyon Rd, Suite B and C, Provo, Utah 84604. Value of property is \$527,039.00. Debt of the business is loans owed to Far West Bank,	Far West Bank				X
2005 GMC Yukon	Paul B. Jensen				X

Form 8 Cont.
(10/05)

In re **Ronald Lavar Baird**
Janel Jensen Baird

Case No. **06-22419**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
100% owner of Ronald Baird Investments, LLC. Asset of the business is real property located at 3200 North Canyon Rd, Suite B and C, Provo, Utah 84604. Value of property is \$527,039.00. Debt of the business is loans owed to Far West Bank,	Zions First National Bank				X

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date **July 12, 2006**

Signature **/s/ Ronald Lavar Baird**
Ronald Lavar Baird
Debtor

Date **July 12, 2006**

Signature **/s/ Janel Jensen Baird**
Janel Jensen Baird
Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Tony Jones	X /s/ Tony Jones	July 12, 2006
Printed Name of Attorney	Signature of Attorney	Date
Address:		
470 East 3900 South, Suite 105		
Salt Lake City, UT 84107		
801/261-2244		

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Ronald Lavar Baird	X /s/ Ronald Lavar Baird	July 12, 2006
Janel Jensen Baird	Signature of Debtor	Date
Printed Name of Debtor		
Case No. (if known) 06-22419	X /s/ Janel Jensen Baird	July 12, 2006
	Signature of Joint Debtor (if any)	Date

**United States Bankruptcy Court
District of Utah**

In re	Ronald Lavar Baird Janel Jensen Baird	Debtor(s)	Case No.	06-22419
			Chapter	7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	<u>July 12, 2006</u>	<u>/s/ Ronald Lavar Baird</u> Ronald Lavar Baird Signature of Debtor
Date:	<u>July 12, 2006</u>	<u>/s/ Janel Jensen Baird</u> Janel Jensen Baird Signature of Debtor